

Risk Management Specialist – Senior

Under general supervision from the Director of State Risk Management and the State Property & Liability Program Manager, this position is responsible for independent management of the statewide liability claims management program and various property and liability program initiatives. Activities include working with state agency staff, the State's third-party adjuster, and Department of Justice attorneys and paralegals to investigate claims, determine appropriate course of action, implement the appropriate course of action, and settle large exposures. This position also assists the P&L Program Manager and State Risk Management Director in marketing excess coverage and determining the exposures to be included in excess commercial property and liability insurance.

This position is responsible for leading and managing statewide project teams that are developed to address special and unique risks that impact the statewide enterprise and require that resources be specifically assigned to address major property and liability risk exposures facing state agencies. The activities of the position are directed at mitigating and/or remediating risk exposures. Activities also include working with the Property & Liability Manager in developing policies and procedures to limit and reduce property and liability exposures and developing and implementing training.

This position is also responsible for maintaining the Property and Liability Manual and providing consultation with staff performing liability and property claims adjusting.

This position requires job knowledge, skills and abilities in the following disciplines: Insurance industry background or equivalent, principles of insurance and practical insurance applications and concepts; risk management principles, concepts and applications; risk identification and assessment; claims management and resolution; comprehensive communication skills; effective people management skills and the ability to work effectively with others as well as independently; and the ability to develop effective working relationships at all levels of an organization.

25% A. Manage the liability claims process for the State of Wisconsin.

A1. Independently manage and coordinate all liability claims investigations and disposition for the State of Wisconsin, totaling approximately 600 claims a year with an estimated budget of approximately \$6 million a year. Act as central contact for all state agency risk managers, including the University of Wisconsin System.

A2. Independently monitor and manage all liability claims submitted to BSRM, with authority to determine liability issues, and approve, deny or modify claims findings up to a value of \$10,000.00. In complex cases, involving contributory negligence, subrogation or workers' compensation, advise state agency and/or take claim management over from agency and perform independent investigation, negotiations and disposition of claim.

A3. Act as contact person for agency personnel for all liability concerns. Ensure liability claims are being handled promptly and thoroughly.

A4. Act autonomously in analyzing, adjusting, and settling claims within assigned authority level. This entails reviewing negligence issues through detailed analysis of police reports, claimant statements, medical records, employment records and witness

statements. This also includes authority to negotiate with claimants, insurance adjusters and attorneys to settle claims on the state's behalf and ensuring that documentation relating to all claims is properly maintained and filed in BSRM.

A5. This position has statewide responsibility for monitoring and managing the offsite claims adjustment service used to investigate serious bodily injury claims.

A6. Act as liaison between the Attorney General's office and other state agencies on liability claims with a potential exposure over \$10,000 and up to \$50,000. Provide a thorough written legal and factual analysis of all claims over \$10,000 to the Attorney General's office for review and discussion. Confer with DOJ and the Property and Liability Manager to reach an agreement on the best course of action for claims over \$10,000 and up to \$50,000.

A7. Participate in reviews with DOJ attorneys to perform risk analysis in larger liability cases which are in litigation to determine possible exposures, set reserves, and explore creative settlement possibilities to minimize the state's present and future liabilities.

A8. Provide written Settlement Fact Sheet to the Secretary of DOA outlining the factual and legal basis for all claims with a potential exposure of \$50,000 or more.

A9. Independently provide financial management of agency claims. This includes reconciling monthly program appropriations and providing experience ratings for use in calculating agency experience per fiscal year.

A10. Collect appropriations and loss experience data for all state agencies for use in determining each agency's premium for the next fiscal year.

A11. Alert P&L Program Manager and State Risk Management Director of high profile cases and/or those involving large exposures.

A12. Alert appropriate Workers Compensation staff to WC issues that arise in either property or liability claims involving injury to a state employee.

20% B. Direct, lead and manage the activities of statewide project teams that are created to address major property and liability exposure issues facing state agencies.

B1. Identify specific property and liability exposures and work with the Property and Liability Manager to bring together risk management personnel and other professionals to address the problem in a project team or task force environment. Coordinate, manage, and institute initiatives and formulate programs.

B2. Provide management of statewide project teams at the direction of the Risk Management Executive Council, the Property & Liability Manager and Director of State Risk Management. Serve as contact person providing guidance for project teams, develop times for action, and coordinate meetings and workgroup output.

B3. Provide reference on current and proposed program activities to committee members. Coordinate, facilitate, and document committee activities.

B4. Provide organizational, reference and managing support to P&L Manager and Director of State Risk Management.

20% C. Manage property and liability program initiatives.

C1. Participate in the planning, development, and implementation of P&L loss prevention and control programs.

C2. Assist the P&L Manager in managing the 12/15 passenger van driver training program. Coordinate the training dates and classroom and instructor availability.

C3. Assist the Property and Liability manager in coordinating the Insurance Broker Request for Proposal process as necessary.

C4. Identify and initiate necessary revisions to BSRM forms and information on the Bureau's Property and Liability website.

10% D. Develop policies, procedures, training materials, and present training that will assist the state in limiting and reducing property and liability exposures.

D1. Work with the Property and Liability Manager and Bureau Director to analyze trends in liability exposures. Develop reports in RMIS, which allow for ad hoc reporting of losses by claim type statewide to identify areas of exposure which require concerted efforts at education and prevention.

D2. Develop comprehensive investigation into targeted areas of concerns, determined either by the volume of claims, or the large potential exposure of the claim type. Work with agency management and staff to garner feedback on the causes and problems involved in the claims, in order to develop preventative policies and procedures to be implemented statewide.

D3. Use computer technology, including Web-based technology, PowerPoint and desktop publishing capabilities and RMIS to develop training materials based on research and investigation.

D4. Independently perform final editorial duties on training and program materials and policy statements for distribution to state agencies. Utilize bureau website for distribution when appropriate.

D5. Coordinate and travel statewide to present educational workshop training to state agency personnel, in order to illuminate areas of concern and explain procedures and DOA policies to reduce risk.

D6. Serve on various ad-hoc committees.

D7. Present at Risk Management Conference as needed.

D8. Manage and present training on the procedural manuals for the P&L Risk Management Information System.

D9. Promote risk management section of the Division of Personal Management Supervisory Training Program and conduct the training as necessary in the Property and Liability Managers Absence. Review all related training materials including PowerPoint presentation and keep all data updated.

5% E. Provide support to the administration of the RMIS System in managing the property and liability portion of the statewide Risk Management Information System

- E1. Independently manage property and liability RMIS entries, ensuring that all claims statewide are accurately input into the system. Monitor and manage the integrity of the system.
- E2. Develop ad hoc report writing capabilities on the RMIS to ensure that claims data is available as needed.
- E3. Provide both formal and informal training as necessary on the use of the system.
- E4. Update RMIS user manuals or bureau claim procedure guidelines to keep them current.
- E5. Provide internal property and liability related leadership in management of MARSH Enterprise. Act as liaison in working with the RMIS System Administrator, agency risk management offices, and other divisions within DOA to utilize the RMIS system to its potential. This includes addressing user problems, as well as forwarding suggested enhancements, fixes, changes, etc. to the designated Administrative Manager for MARSH Enterprise.
- E6. Perform monthly reconciliation with PEOPLESOFT accounting system on all liability claims paid for a fiscal year.
- E7. Independently input and monitor reserves on claims. Manage reserve information submitted by the Attorney General's office and off-site claims adjustment service.
- E8. Maintain and update historical reports on property and liability claims activity.

5% F. Provide consultation with staff performing property claims adjusting on complex claims.

- F1. Maintain familiarity with all aspects of the property program to ensure continuous coverage in the event of absence or vacancy. Coordinate investigations of these claims as necessary to ensure claims are handled promptly and thoroughly. This includes working with the State's outside adjuster and with state agency risk management staff to determine whether a property loss meets the criteria necessary for investigation by the State's property claims adjustment service. Criteria for assignment to the adjuster includes losses that may exceed \$10,000 to \$20,000, or unusual losses.

F2. Manage reserve process. Determine reserves. Analyze property losses for subrogation possibilities. Pursue subrogation where it is determined that this option exists.

F3. Provide support, training as needed, and communication with the property claims specialist.

F4. Assist with monthly reconciliation reports from RMIS and PeopleSoft for use by the property claims specialist.

F5. Assist in generating annual loss experience reports for all state agencies and provide to property claims specialist for use in determining each agency's premium for the next fiscal year.

F6. Plan, organize and conduct on-site audits of property claims handling procedures at delegated agencies. Manage the process to achieve desired results assuring delegated agencies are managing claims properly.

F7. Maintain and update historical reports on property values.

5% G. Maintain the Property and Liability Manual

G1. Ensure the claims manual is current regarding loss documentation procedures, statutory filing requirements and claims management policies and procedures.

G2. Work with agency personnel to identify areas of concern and work to integrate information into the manual.

5% H. Assist in marketing and securing excess coverages and determining the exposures to be included in excess commercial property and liability insurance.

H1. Generate loss run reports. Also initiate and generate claims activity reports and forward to Property and Liability Manager for quarterly and annual submissions.

H2. Provide reference on availability of data for special report requests.

H3. Gather data from state agencies as necessary when completing questionnaires.

H4. Identify and initiate updates to the Statement of Values worksheets dealing with state-owned buildings valued at \$1M or greater. Work with the Division of State Facilities database and/or Peoplesoft asset management to export data.

5% I. Perform other duties as assigned to further enhance the State Risk Management Program.

I1. Work with Worker's Compensation Program Director and staff to cross train with property and liability program and identify areas of overlapping interest.

- I2. Work with Safety & Loss Control Manager in joint areas of concern.
- I3. Assist in coordinating the Risk Management Conference, including identifying workshop and session topics, speakers, and moderators, and provide administrative assistance.
- I4. Act as liaison with agencies to ensure that proper certificates of insurance are issued to third parties.

Knowledge, Skills, and Abilities:

1. Ability to work independently and prioritize multiple work assignments.
2. Effective written and verbal communication skills.
3. Excellent customer service skills.
4. Analytical and problem-solving skills.
5. Strong organizational and project management skills.
6. Ability to work well with diverse groups in a team environment.
7. Proficiency in Microsoft office products (Word, Excel, PowerPoint along with the ability to utilize the internet (web) for research, training and hosting information).
8. Ability to draft reports and other documents and to interpret Department, Division, and Bureau policies, procedures and rules.
9. Knowledge of claims and related risk management practices to identify and address unique statewide risks.
10. Skill investigating property and liability claims.
11. Knowledge of loss prevention strategies, practices, and programs.
12. Skill reviewing and interpreting insurance and program coverage policies.